

United States Bankruptcy Court  
District of Oregon

In re:  
Kimberly Kay Rogers  
Debtor

Case No. 19-60613-tmr  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0979-6

User: admin  
Form ID: DC7

Page 1 of 1  
Total Noticed: 22

Date Rcvd: Jun 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2019.

db +Kimberly Kay Rogers, 760 Tawn Cheree, Medford, OR 97501-1727  
smg +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670,  
Salem, OR 97309-5013  
smg +US Attorney General, Department of Justice, 10th & Constitution NW,  
Washington, DC 20530-0001  
101860297 +AZ Spine and Joint Hospital, 4620 E Baseline Road, Mesa, AZ 85206-4624  
101860301 +Donald Rogers, 760 Tawn Cheree, Medford, OR 97501-1727  
101860302 Early Warning Services, 16552 N 90th St 100, Scottsdale, AZ 85260-1619  
101860303 Equifax OPTIONS, PO Box 740123, Atlanta, GA 30374-0123  
101860304 Experian, ATTENTION: CONSUMER SERVICES, 901 West Bond St., Lincoln, NE 68521-3667  
101860306 Macy's - Fed. Dept. Store Bank, 9111 Duke Blvd., Mason, OH 45040-8999  
101860307 Oakes Law Offices, P.C., 6502 South 6th Street, Klamath Falls, OR 97603-7112  
101860309 +Radius Global Solutions, PO Box 39095, Minneapolis, MN 55439-0095  
101860310 +Receivables Management Solutions, 124 Marriott Dr, Tallahassee, FL 32301-2995  
101860313 TransUnion, PO Box 900, Woodlyn, PA 19094-0900

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: ORREV.COM Jun 05 2019 06:23:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555  
smg +E-mail/Text: usaor.bankruptcy@usdoj.gov Jun 05 2019 02:37:51 US Attorney, US Attorney,  
1000 SW 3rd Ave #600, Portland, OR 97204-2936  
101860298 EDI: CHASE.COM Jun 05 2019 06:23:00 Chase Credit Card, Attn: George Tipps, V.P.,  
PO BOX 15298, Wilmington, DE 19850-5298  
101860299 Fax: 602-659-2196 Jun 05 2019 04:03:22 Chexsystems / Consumer Relations,  
7805 Hudson Road Suite 100, Woodbury, MN 55125-1703  
101860300 EDI: DISCOVER.COM Jun 05 2019 06:23:00 Discover Financial Services,  
Attn: Roger Hoschschild, President, PO Box 30943, Salt Lake City, UT 84130-0943  
101860305 EDI: IRS.COM Jun 05 2019 06:23:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
101860308 EDI: ORREV.COM Jun 05 2019 06:23:00 ODR Bkcy, 955 Center St NE, Salem, OR 97301-2555  
101860312 EDI: TFSR.COM Jun 05 2019 06:23:00 Toyota Financial Services,  
Attn: Jim Lentz, Vice President, 19001 S. Western Avenue, Torrance, CA 90501  
101860311 E-mail/Text: epr@telecheck.com Jun 05 2019 02:38:06 Telecheck Recovery Services, Inc.,  
5251 Westheimer, Houston, TX 77056-5416

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 06, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2019 at the address(es) listed below:

NONE.

TOTAL: 0

**FILED**

June 3, 2019

Clerk, U.S. Bankruptcy Court

**Below is an order of the Court.**

  
U.S. Bankruptcy Judge

DC7 (3/5/09)

**UNITED STATES BANKRUPTCY COURT  
District of Oregon**

In re

**Kimberly Kay Rogers**, xxx-xx-0872

*Other names used by debtor:* Kimberly Kay Clement, Kimberly Kay  
McDowell

Debtor(s)

) Case No. **19-60613-tmr7**

) CHAPTER 7 ORDER RE: DISCHARGE;  
) AND ORDER DISCHARGING TRUSTEE  
) AND CLOSING CH. 7 "NO ASSET" CASE  
)  
)  
)

It appearing that on 3/5/19 a bankruptcy petition was filed by the debtor(s); timely complaints filed pursuant to 11 USC §523(a) could be pending and the court could still order that any affected debt is nondischargeable, however no complaint objecting to the debtor's discharge pursuant to 11 USC §727 was timely filed (or such complaint was filed, and after due notice and hearing, was not sustained); each timely filed written reaffirmation agreement was either rescinded or not approved by the court; the trustee has filed a report of no assets and performed all other administrative duties as required; and therefore,

**IT IS ORDERED** that:

1. The debtor(s) shall be granted a discharge under §727 of Title 11, United States Code (the Bankruptcy Code).
2. The trustee is discharged as trustee of the debtor's estate; this case is closed; and the court shall retain jurisdiction over any adversary proceeding pending at the time of closure.

**EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as a debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited. The discharge prohibits any attempt to collect from a debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (If applicable there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.) A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts that are Discharged. The Chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged. Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are for domestic support obligations, or debts to a spouse or former spouse for property settlement;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts the bankruptcy court specifically has decided or will decide in this case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**